

Owners

INSURANCE COMPANY
6101 ANACAPRI BLVD., LANSING, MI 48917-3999

26354 (05-94)

Issued 12-14-2010

UMBRELLA POLICY DECLARATIONS

Effective 12-12-2010

AGENCY WESTERN DAKOTA INSURORS
10-0005-00 ML MKT TERR 036 (605) 642-2624

INSURED DONALD LINDSAY
MARGARET LINDSAY

ADDRESS 521 HARMON ST
STURGIS SD 57785-2400

POLICY NUMBER	48-654-973-02
Company Use	77-20-SD-1012
Company Bill	POLICY TERM 12:01 a.m. to 12:01 a.m. 12-12-2010 to 12-12-2011

FOR COMPANY/AGENCY USE ONLY

THE FOLLOWING ATTACHMENTS WERE ISSUED WITH THIS TRANSACTION

26029 (05-00) 26334 (11-92) 59154 (02-86) 26265 (03-86) 59325 (07-04)
26331 (09-91) 26043 (02-82) 26474 (09-02) 26348 (06-07)

PREMIUM/COMMISSION RECAP
\$186.00 @ 15.0%

BILLING TYPE COMPANY BILL - FULL PAY
BILLING ACCOUNT NUMBER 011956897
INSURED COPY MAILED TO INSURED
TRAILBACK DATE 12-14-2010
TRAX NUMBER 01015 AGENT KEYED ENTRY

- (d) Any person using an automobile your relative owns, hires or borrows. Actual use must be with the reasonable belief that such use is with, and within the scope of, your relative's permission.
- (e) with respect to animals owned by you or a relative, any person or firm liable for them. We do not cover a person or firm using or having custody of such animals without the owner's permission.

But "insured" does not mean:

- (1) The owner or lessee of any nonowned vehicle or craft you or your relative hires or borrows or an agent or employee of such owner or lessee. We do cover the owner of a temporary substitute auto.
- (2) A person or firm operating or employed by an auto, aircraft or watercraft facility for:
 - (i) sales;
 - (ii) repair;
 - (iii) services; or
 - (iv) storage, parking, docking, landing or takeoff;

with respect to an occurrence arising out of the operation of any of these.

- (3) A person or firm engaged or employed in:
 - (i) the manufacture or sale of aircraft or aircraft parts or accessories; or
 - (ii) the operation of a commercial flying service or school;

with respect to an occurrence arising out of such manufacture, sales or operation.

The insurance applies separately to each insured against whom claim is made or suit is brought. But our limit of liability under this policy is not increased when we cover more than one insured.

"Personal injury" means:

- (a) bodily injury, sickness, disease, disability or shock;

- (b) mental anguish or mental injury;
 - (c) false arrest, false imprisonment, wrongful eviction, wrongful detention, malicious prosecution or humiliation; and
 - (d) libel, slander, defamation of character or invasion of rights of privacy;
- including resulting death, sustained by any person.

"Property damage" means injury to or destruction of tangible property. It includes the loss of use of such property.

"Recreational vehicle" means:

- (a) a golf cart or snowmobile; or
- (b) if not subject to motor vehicle registration, any other land motor vehicle designed for recreational use off public roads.

"Relative" means:

- (a) your relative; or
- (b) anyone else, under the age of 21, in your care; who resides in your household.

"Retained limit" means the greater of:

- (a) the sum of the limits of liability:
 - (1) stated for each policy listed or insurance described in Schedule A; and
 - (2) applying to any other underlying insurance; or
- (b) \$250 with respect to any one occurrence not covered by other insurance.

"Temporary Substitute Auto" means an automobile not owned by you or a relative when used as a temporary substitute for an automobile you or a relative own. This applies only while your automobile is withdrawn from normal use because of breakdown, repair, servicing, loss or destruction.

"Ultimate net loss" means the amount payable in settlement of losses for which the insured is liable by:

- (a) court judgment; or